



## **DIVIDEND:**

### Credit Requirement:

- 660 minimum – Transunion

### Max Loan:

- 660-699: \$50,000-\$65,000
- 700+: \$120,000 (Can be as high as \$150,000 if HO has double the amount of income as the loan.)

### Home Types:

- Manufactured Homes OK – Must own land - Must be on permanent foundation secured in cement.
- LLC and Trust OK
- NO rental properties

### PPW Cap:

- \$6 solar only.
- \$10.5 with APPROVED improvements and cannot exceed 50% of loan.
- Roof, HVAC, Insulation, Aero seal, MPU. NO CASH or reimbursement. Must be paid by Fusion.

### Credit Impact:

- Soft pull at credit application
- Hard pull at install funding
- Revolving loan at first payment.

### Payment Schedule:

- 60 days after install

### Welcome Call:

- YES, if over age 70.
- Initiated by homeowner. Required at point-of-sale.

### Cosigners:

- NO

### Equipment Restrictions:

- NO

### Deferred Payment Products:

- NO

### Zero Dealer-Fee Products:

- YES

### ACH Required:

- YES
- Or OPT-OUT. Incurs 0.50% APR penalty.

### Re-amortization:

- One at 16 months
- 2 additional by request